

<b>Information to identify the case:</b>		
Debtor 1	<b>Anthony Jarvis</b>	Social Security number or ITIN <b>xxx-xx-2007</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Jacqueline Jarvis</b>	Social Security number or ITIN <b>xxx-xx-2838</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		Date case filed for chapter <b>13 2/13/18</b>
Case number: <b>18-20508-JAD</b>		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Anthony Jarvis	Jacqueline Jarvis
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	741 Ohio Avenue Midland, PA 15059	741 Ohio Avenue Midland, PA 15059
<b>4. Debtor's attorney</b> Name and address	Paul W. McElrath Jr. McElrath Legal Holdings, LLC. 1641 Saw Mill Run Boulevard Pittsburgh, PA 15210	Contact phone 412-765-3606 Email: <a href="mailto:ecf@mcelrathlaw.com">ecf@mcelrathlaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmecf@chapter13trusteedpa.com">cmecf@chapter13trusteedpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 3/27/18

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>April 30, 2018 at 01:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 6/29/18</b>  <b>Filing deadline: 4/24/18</b> <b>Filing deadline: 8/13/18</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>4/30/18 at 01:00 PM</b> , Location: <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Anthony Jarvis  
 Jacqueline Jarvis  
 Debtors

Case No. 18-20508-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: amaz  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Mar 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2018.

db/jdb aty +Anthony Jarvis, Jacqueline Jarvis, 741 Ohio Avenue, Midland, PA 15059-1415  
 +Allison L. Carr, Bernstein-Burkley, PC, Gulf Tower, Suite 2200, 707 Grant Street, Pittsburgh, PA 15219-1945  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 aty +S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828  
 14773244 +Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003  
 14773248 +Enhanced Recovery Co L, Po Box 57547, Jacksonville, FL 32241-7547  
 14773249 +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610  
 14799075 +Heritage Valley Medical Center, 1000 Dutch Ridge Road, Beaver, PA 15009-9727  
 14799076 +Med Express, PO Box 7964, Belfast, ME 04915-7900  
 14799077 +Med Express Billing, PO Box 719, Dellslow, WV 26531-0719  
 14799078 ++NATIONWIDE INSURANCE, SERVICE OF PROCESS TEAM, THREE NATIONWIDE PLAZA, MAIL CODE 3-11-310, COLUMBUS OH 43215-2410  
 (address filed with court: Nationwide Insurance, 1 Nationwide Plaza, Columbus, OH 43215)  
 14791335 +PNC Bank, N.A., Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 14799080 +People Gas Bankruptcy Department, 375 North Shore Drive, Ste. 600, Attn: Dawn Lindner, Pittsburgh, PA 15212-5866  
 14795758 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828  
 14773251 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747  
 14773252 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@mcelrathlaw.com Mar 28 2018 01:57:04 Paul W. McElrath, Jr., McElrath Legal Holdings, LLC., 1641 Saw Mill Run Boulevard, Pittsburgh, PA 15210  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 28 2018 01:57:37 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Mar 28 2018 01:57:43  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721  
 cr +E-mail/Text: kburkley@bernsteinlaw.com Mar 28 2018 01:58:46 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
 14778115 EDI: GMACFS.COM Mar 28 2018 05:48:00 Ally Financial, PO Box 130424, Roseville, MN 55113-0004  
 14773242 +EDI: GMACFS.COM Mar 28 2018 05:48:00 Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300  
 14773243 EDI: CAPITALONE.COM Mar 28 2018 05:48:00 Capital One, 15000 Capital One Dr, Richmond, VA 23238  
 14773245 +EDI: WFNNB.COM Mar 28 2018 05:48:00 Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789  
 14773246 +EDI: CCS.COM Mar 28 2018 05:48:00 Credit Control Service, 725 Canton St, Norwood, MA 02062-2679  
 14773247 +EDI: TSYS2.COM Mar 28 2018 05:48:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218  
 14773250 +EDI: AMINFOFP.COM Mar 28 2018 05:48:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
 14799079 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 28 2018 01:57:37 PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496  
 14799083 +EDI: PRA.COM Mar 28 2018 05:48:00 PRA Receivables, PO Box 12914, Norfolk, VA 23541-0914  
 14774169 +EDI: PRA.COM Mar 28 2018 05:48:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14776970 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 28 2018 01:57:37 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946  
 14773253 +EDI: RMSC.COM Mar 28 2018 05:48:00 Synch/amer Eagle, Po Box 965005, Orlando, FL 32896-5005  
 14773254 +E-mail/Text: bankruptcydepartment@tsico.com Mar 28 2018 01:58:39 Transworld Sys Inc/51, 500 Virginia Dr Ste 514, Ft Washington, PA 19034-2707

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 cr PNC Mortgage, A Division of PNC Bank, National Ass

District/off: 0315-2

User: amaz  
Form ID: 309I

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Mar 27, 2018

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14799066\* +Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300  
14799067\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
14799068\* +Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003  
14799069\* +Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789  
14799070\* +Credit Control Service, 725 Canton St, Norwood, MA 02062-2679  
14799071\* +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218  
14799072\* +Enhanced Recovery Co L, Po Box 57547, Jacksonville, FL 32241-7547  
14799073\* +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610  
14799074\* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
14799081\* +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747  
14799082\* +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703  
14799084\* +Synch/amer Eagle, Po Box 965005, Orlando, FL 32896-5005  
14799085\* +Transworld Sys Inc/51, 500 Virginia Dr Ste 514, Ft Washington, PA 19034-2707

TOTALS: 1, \* 14, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 29, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2018 at the address(es) listed below:

Allison L. Carr on behalf of Creditor Duquesne Light Company acarr@bernsteinlaw.com,  
acarr@ecf.courtdrive.com;cwirick@ecf.courtdrive.com  
James Warmbrodt on behalf of Creditor PNC Mortgage, A Division of PNC Bank, National  
Association bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Joint Debtor Jacqueline Jarvis ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Paul W. McElrath, Jr. on behalf of Debtor Anthony Jarvis ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 7